

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Melissa Marie Caldwell  
Debtor

Case No. 24-00927-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Jun 18, 2024

User: AutoDocke  
Form ID: ntnew341

Page 1 of 3  
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2024:**

Recip ID	Recipient Name and Address
db	+ Melissa Marie Caldwell, 596 Green Valley Road, York, PA 17403-9518
5611969	+ PENN WASTE INC, PO BOX 3066, YORK, PA 17402-0066
5610307	+ PENN WASTE, INC., P.O. BOX 3066, 85 BRICKYARD ROAD, YORK, PA 17402-0066
5610311	+ YORK ADAMS TAX CLAIM BUREAU, 1405 NORTH DUKE STREET, YORK, PA 17404-2125

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: blegal@phfa.org	Jun 18 2024 18:40:00	Pennsylvania Housing Finance Agency-Hemap, 211 North Front Street, Harrisburg, PA 17101-1406
5610298	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 18 2024 18:48:33	CAPITAL ONE, 4851 COX ROAD, GLEN ALLEN, VA 23060-6293
5610299	+ Email/Text: ebnnotifications@creditacceptance.com	Jun 18 2024 18:40:00	CREDIT ACCEPTANCE, ATTN: BANKRUPTCY, 25505 WEST 12 MILE ROAD STE 3000, SOUTHFIELD, MI 48034-8331
5610300	+ Email/PDF: creditonebknottifications@resurgent.com	Jun 18 2024 18:48:18	CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, 6801 CIMARRON RD, LAS VEGAS, NV 89113-2273
5610293	+ Email/Text: hrohrbaugh@cgalaw.com	Jun 18 2024 18:40:00	E. HALEY ROHRBAUGH, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
5610301	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jun 18 2024 18:48:37	FIRST PREMIER BANK, 3820 N LOUISE AVE, SIOUX FALLS, SD 57107-0145
5610295	Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 18 2024 18:40:00	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
5621680	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 18 2024 18:40:00	Jefferson Capital Systems, LLC, PO Box 7999, St. Cloud, MN 56302-9617
5621681	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 18 2024 18:40:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
5610302	^ MEBN	Jun 18 2024 18:39:43	KML LAW GROUP, P.C., BNY MELLON INDEPENDENCE CTR., 701 MARKET ST., STE 5000, PHILADELPHIA, PA 19106-1541
5617823	Email/PDF: resurgentbknottifications@resurgent.com	Jun 18 2024 18:48:18	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5610303	+ Email/Text: BankruptcyEast@firstenergycorp.com	Jun 18 2024 18:40:00	MET-ED, P.O. BOX 3687, AKRON, OH 44309-3687
5610304	Email/Text: BankruptcyEast@firstenergycorp.com		

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		Jun 18 2024 18:40:00	MET-ED, 76 S. MAIN STREET, AKRON, OH 44308-1890
5610305	Email/Text: ml-ebn@missionlane.com	Jun 18 2024 18:40:00	MISSION LANE LLC, ATTN: BANKRUPTCY, P.O. BOX 105286, ATLANTA, GA 30348
5615859	+ Email/Text: BankruptcyEast@firstenergycorp.com	Jun 18 2024 18:40:00	Met-Ed, 101 Crawford's Corner Road, Building 1 Suite 1-511, Holmdel NJ 07733-1976
5623807	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 18 2024 18:40:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
5610306	Email/Text: blegal@phfa.org	Jun 18 2024 18:40:00	PA HOUSING FINANCE AGENCY, PO BOX 15057, HARRISBURG, PA 17105-5057
5610297	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 18 2024 18:40:00	PENNSYLVANIA DEPARTMENT OF REVENUE, BANKRUPTCY DIVISION, PO BOX 280946, HARRISBURG, PA 17128-0946
5613459	+ Email/Text: blegal@phfa.org	Jun 18 2024 18:40:00	Pennsylvania Housing Finance Agency/HEMAP, 211 North Front Street, PO BOX 15206, Harrisburg, PA 17105-5206
5610294	+ Email/Text: karen.brown@treasury.gov	Jun 18 2024 18:40:00	SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001
5610309	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 18 2024 18:41:00	SELECT PORTFOLIO SERVICING, 10401 DEERWOOD PAR, JACKSONVILLE, FL 32256-0505
5610308	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 18 2024 18:41:00	SELECT PORTFOLIO SERVICING, PO BOX 65250, SALT LAKE CITY, UT 84165-0250
5610310	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 18 2024 18:41:00	SELECT PORTFOLIO SERVICING, PO BOX 65450, SALT LAKE CITY, UT 84165-0450
5616431	Email/Text: EDBKNotices@ecmc.org	Jun 18 2024 18:40:00	U.S. Department of Education, PO BOX 16448, St. Paul, MN 55116-0448
5610296	Email/Text: kcm@yatb.com	Jun 18 2024 18:40:00	YORK ADAMS TAX BUREAU, P O BOX 15627, YORK, PA 17405-0156

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5610292	*+	MELISSA MARIE CALDWELL, 596 GREEN VALLEY ROAD, YORK, PA 17403-9518

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 20, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as Trustee, in trust on behalf of J.P. Morgan Mortgage Acquisition Trust 2006-CW2 bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth Haley Rohrbaugh	on behalf of Debtor 1 Melissa Marie Caldwell hrohrbaugh@cgalaw.com kbrayboy@cgalaw.com,rminello@cgalaw.com,ephillips@cgalaw.com,rshearer@cgalaw.com,jhall@cgalaw.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Katie Housman	on behalf of Creditor Pennsylvania Housing Finance Agency-Hemap khousman@pkh.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Melissa Marie Caldwell,

Chapter 13

**Debtor 1**

Case No. 1:24-bk-00927-HWV

**Notice**

**Notice is hereby given that:**

The previously scheduled 341 meeting of creditors has been rescheduled to:

Meeting held by Zoom, visit  
join.zoom.us, Enter Meeting ID 890  
248 6951, Click on Join using passcode  
9568534732, or call 1-267-552-4885

Date: August 15, 2024

Time: 08:30 AM

For additional meeting information go to  
<https://www.justice.gov/ust/moc>

**Address of the Bankruptcy Clerk's Office:**

Sylvia H. Rambo US Courthouse  
1501 N. 6th Street  
Harrisburg, PA 17102  
(717) 901-2800

**For the Court:**

Terrence S. Miller  
Clerk of the Bankruptcy Court:  
By: LyndseyPrice, Deputy Clerk

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: June 18, 2024

ntnew341 (09/23)